

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Amanda Marie Johnson

Debtor

Case No. 20-14423-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Feb 12, 2021

Form ID: 318

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2021:

Recip ID	Recipient Name and Address
db	#+ Amanda Marie Johnson, 6207 Christian Street, Philadelphia, PA 19143-2920
14560201	+ Complete Collection Service, 1007 N. Federal Hwy # 280, Fort Lauderdale, FL 33304-1422
14560209	+ PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806
14560207	+ Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307
14560208	+ Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14560210	+ Philadelphia Fed Cr Un, 12800 West Townsend, Philadelphia, PA 19154-1095
14560211	+ Philadelphia Fire Department, 825 Tech Center Drive, Suite 610, Columbus, OH 43230-6653
14560212	+ Philadelphia Water Company, 1401 JFK Blvd, Philadelphia, PA 19102-1617
14560213	Quest Diagnostics, PO Box 41652, Philadelphia, PA 19101
14560214	Quest Diagnostics, Po box 7306, Hollister, MO 65673-7306
14560215	+ RCN, PO Box 11816, Newark, NJ 07101-8116
14560216	Strayer University, 8355 IBM drive, Charlotte, NC 28262
14560217	+ Torres Credit Srv, 27 Fairview, Carlisle, PA 17015-3200
14560218	+ University of Pennsylvania, PO Box 824406, Philadelphia, PA 19182-4406

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: BTPDERSHAW.COM	Date/Time	Recipient Name and Address
tr		Feb 13 2021 04:23:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Feb 13 2021 01:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 13 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2021 00:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 13 2021 00:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14560199	+ EDI: CAPITALONE.COM	Feb 13 2021 04:23:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14560200	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 13 2021 00:41:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14560202	+ EDI: CCS.COM	Feb 13 2021 04:23:00	Credit Collection Services, Two Wells Ave, Dept. 9136, Newton Center, MA 02459-3225
14560203	+ Email/Text: electronicbkydocs@nelnet.net	Feb 13 2021 00:42:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561

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Page 2 of 2

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14560204	+ Email/Text: support@ljross.com	Feb 13 2021 00:41:00	Lj Ross, P O Box 1838, Ann Arbor, MI 48106-1838
14560205	+ Email/Text: blegal@phfa.org	Feb 13 2021 00:42:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14560206	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 13 2021 00:41:00	Peco, PO Box 13439, Philadelphia, PA 19101-3439
14560219	+ Email/Text: megan.harper@phila.gov	Feb 13 2021 01:39:00	Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
GEORGETTE MILLER	on behalf of Debtor Amanda Marie Johnson mlee@margolisedelstein.com jcarlson@margolisedelstein.com;gmecfmail@gmail.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com ;mconl@margolisedelstein.com;LeeMR50524@notify.bestcase.com;Miller.GeorgetteR50524@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Amanda Marie Johnson</u>		Social Security number or ITIN xxx-xx-1579
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	<u>20-14423-amc</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda Marie Johnson

2/11/21

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.